



4845 Ronson Court • San Diego, CA 92111-1803

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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • September 2009

JOIN SDAR AS WE WALK FOR COPS!



The 2nd Annual Everyday Heroes 5K Walk/Fun Run is just around the corner and there is still time to register to participate in this great cause. All proceeds from the walk benefit the "Everyday Heroes" program, which helps San Diego Police Officers become homeowners.

DATE:

Saturday, September 26, 2009

TIME:

8:00 a.m. (Registration opens at 7:00 a.m.)

LOCATION:

NTC Promenade at Liberty Station
Ingram Plaza
Point Loma, CA 92106

COST:

After September 18: \$28
Day of the Event: \$30

This year we will be walking alongside the San Diego-Imperial Council Girl Scouts. This will be a huge joint effort and should prove to be a great deal of fun. Bring your four-legged friends to join the race! There will be a special area for pets. A children's play area will also be available. As an added treat, there will be live entertainment, giveaways, goodie bags, food, and colorful participant T-shirts!

We encourage you to get involved and support this endeavor in one or more of the following ways:

- 1) Form a walk team with your office and/or friends. You can challenge other offices to see who can raise the most in donations.
- 2) Walk as individual and raise funds via pledges.
- 3) Volunteer at the event. We will need many hands that morning for registration and distribution of event materials.

We hope you will join us for a morning of fun as we walk (or run) for a great cause. For more information or to register, please visit www.walkforcops.com.

PERIODICAL





PRESIDENT'S PERSPECTIVE

It's hard to believe it is already September. As we approach the last quarter of the year, I am keenly aware that we as an association have accomplished a great deal this year.

At the risk of sounding like a broken record, I am happy to report more good news from our monthly statistics. August sales, while down slightly from July, continue to outpace sales from the same time last year. Sales for detached properties

increased 5.5 percent and attached increased 7.3 percent compared to August 2008. Median sales prices decreased slightly compared August of 2008, but continue to trend upward each month. Properties continue to spend less time on the market and year-to-date sales are outpacing 2008 by nearly 25 percent. President-Elect Mark Marquez and I continue to meet with media outlets to share this good news and other timely real estate information.

Perhaps one of SDAR's biggest accomplishments was the Regional Real Estate Summit. I would like to thank everyone who attended or participated in the summit on August 18. The event was an

overwhelming success with nearly 800 people in attendance to hear from our wonderful guests. I was immensely proud to be able to have so many real estate professionals at the event to show our leaders from NAR and C.A.R. that we are hungry for knowledge and eager to play a part in market recovery. Please see page 14 for a recap and photos.

Hundreds of SDAR members also gathered at the Kearny Mesa offices on Friday, September 11 for the Annual Meeting and Chili Cook-Off Luncheon. Lunch was catered by Phil's BBQ, and sponsors shared their best chili recipes with attendees. While much of the day centered around eating and networking, our leadership also had the great

honor of presenting the Community Volunteer Recognition. Thank you to all members who give back to the community and help showcase the REALTOR® image with their time and talents.

Lastly, I would like to congratulate all the candidates who ran in the recent SDAR elections. All candidates are owed our gratitude for stepping up to lead our association. Please turn to Page 5 to see a list of the 2010 Leadership Team. Thank you to all those who voted for the future of SDAR.

I hope the next month is a positive one for you and your business.

*Sincerely,
Erik Weichelt
2009 President*



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This is the time of the year that I always look forward to for many reasons. We are still in full swing in terms of offering some of the most progressive benefits and services of any association, yet we are also looking toward next year and exploring the many other ways we can help members be successful.

I mentioned last month some of the new benefits we recently introduced and a few that will be available in the near future. In addition to the benefits, SDAR will be expanding marketing efforts to make our members more aware of our benefits and services, as well as to make our

events more prominent in the community.

To help with this effort, we recently added three seasoned professionals to our team at SDAR. Michael Harris joined SDAR as the Director of Marketing. Michael has an extensive background in marketing and will help SDAR not only market services to its membership, but more importantly to position and brand SDAR with the general public, community partners, and affiliate industries.

Julie Lukoski has been hired as Account Executive. Julie will be focusing on partnerships and sponsorship opportunities. By doing so,

SDAR will be able to get high profile sponsors at events which not only raises the status of the events, but also raises revenue which is then used to provide members with additional benefits. Partnerships also equate to member benefits in the form of discounts, such as the TransUnion credit reports.

Hartley Hoffman has also joined the SDAR team as Events and Marketing Assistant. She will oversee many of SDAR's events and provide support to the entire marketing team.

To learn more about our marketing efforts and our new marketing team, please turn to page 15. I am sure



MICHAEL T. MERCURIO

you will find their qualifications and background as promising as I do.

I wish you all a great fall season and hope that all changes are for the better.

Sincerely,
Michael T. Mercurio

BOARD OF DIRECTORS HIGHLIGHTS OF AUGUST 2009 MINUTES

- President's Report:** Erik Weichelt reported that calls to SDAR from media for comment on real estate issues have been increasing, and that the Sunday morning KOGO radio show "Real Estate Today" continues to go well.

- President-Elect's Report:** Mark Marquez reported that he attended the C.A.R./NAR Leadership Committee where he was recommended to serve as SDAR's newest NAR Director. He also spoke recently at Project 300, where they are attempting to put 300 buyers into their own homes.

- Treasurer's Report:** Bob Kevane reported that SDAR had 10,200 REALTOR® members as of June 30.

- Chief Executive Officer's Report:** Mike Mercurio reported that Michael Harris has been hired as Director of Marketing, Julie Lukoski as Account Executive, and Hartley Hoffman as Events & Marketing Assistant.

- Other Business:** SDAR members have been appointed to leadership positions as follows: Barbara DuDeck – Chair of C.A.R.'s Risk Management Committee; Susan Marshall – Vice Chair of C.A.R.'s Professional Standards Committee; Ann Throckmorton – Vice Chair of NAR's Risk Management and License Law Forum; Dianne Rath – Five-year appointment to C.A.R.'s Scholarship Trustees.

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AUGUST REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

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 Patrick Herrington - Patrick Herrington
 Loc Lam - Loc Kim Lam
 Shirley Lovitt - Symbolic Realty
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 Daniza Oviedo - Coastal Casas Realty
 Dong Quach - United Fidelity Group, Inc.
 Nancy Sanchez - Nancy Sanchez
 Gerald Schwartz - Gerald Schwartz, Realtor
 Jason Stroder - Jason S. Stroder
 Peng Zhu - Peng Zhu

REALTORS®

Cameron Abbott - ARG Abbott Realty Group
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 Marisa Ahsoak - Prudential California Realty
 Matthew Anderson - The C P R Group
 Linda Asbury - Millenia Real Estate Services
 Ekaterina Asyutina - Keller Williams Carmel Valley
 Cynthia Barman - Prudential California Realty
 Pompeyo Barragan - Prudential California Realty
 Gaby Barreiro - Prudential California Realty
 Chad Basinger - Windermere Exclusive Properties
 Patrick Belhon - Prudential California Realty
 Keith Bennett - Premier Mortgage & R.E.
 Bernardo Bicas - Prudential California Realty
 LeeDora Blanton - Prudential California Realty
 Catherine Boyle - RE/MAX Associates
 Justin Brennan - Keller Williams La Jolla UTC
 James Byrd - Prudential California Realty
 Thomas Cervello - Urban Homes & Investments, Inc
 Minerva Chambers - Prudential California Realty
 Steven Chaszar - Keller Williams North County
 Chin Chia Chen - Century 21 Award
 Theresa Codinha - Prudential California Realty
 Dolores Contreras - Prudential California Realty
 Roberto Cornejo - Napolitano GMAC Real Estate
 Brian Cripe - Presidio Real Estate Services
 Thomas Crudo - Ascent Real Estate, Inc
 Kimberly Curran - Prudential California Realty
 Alexandria Davidson - Prudential California Realty
 Lori Dawson - Napolitano GMAC Real Estate
 Rosa De Mendoza - Prudential California Realty
 Hernando Decima - Keller Williams La Jolla UTC

Ryan Degheri - Coldwell Banker
 Neil Dutta - Assist 2 Sell EZ 2 Buy N Sell
 Wendy Erickson - Coldwell Banker
 Isabella Eshaki - Realty Executives All Area
 Jason Feldman - Jason Eric Feldman
 Cristina Ferrero - Prudential California Realty
 Jae Anne Flores - Prudential California Realty
 Yanny Flores - Amerihomes Realty
 Donald Futrell - Prudential California Realty
 Frank Garymartin - Global Real Estate Network
 Amory Gerhard - Century 21 Award
 Rene Gonzalez - Prudential California Realty
 Lisa Greco - Prudential California Realty
 Nancy Griffith - Napolitano GMAC Real Estate
 Leonor Haynes - Prudential California Realty
 Jose Antonio Hernandez - Prudential California Realty
 Maria Hernandez - Prudential California Realty
 Gary Hoff - Shawna Meyer Realty
 Brian Hoialmen - Owen Properties
 Mark Hoiseth - Home Builders Marketing Services
 Helena Holloway - Coldwell Banker Residential
 Rosina Hom - Prudential California Realty
 Chang Hong - Keller Williams Realty
 Patrick Hornbrook - Kelter Douglas Realty
 Maria Isais - Prudential California Realty
 Ryan Johnson - Keller Williams Carmel Valley
 Ruksana Kazemzadeh - Willis Allen Real Estate
 Robert Kenyon - Willis Allen Real Estate
 Fred Kim - Team Spirit Realty
 Robert Koczon - Napolitano GMAC Real Estate
 Mouksavanh Lai - SD Homes
 Tina Le Roux - Omega Realty & Funding
 Alberto Loza - Prudential California Realty
 Nancy Lozano - Prudential California Realty
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 Leslie Peraza - Prudential California Realty
 Irma Perez - Prudential California Realty
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 Enrique Perez, Sr. - Prudential California Realty
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 Cristina Redford - Lee Mather Company
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 Joanne Rodriguez - Land Conservation Brokerage
 Patricia Rodriguez - Exit Stepping Stone Realty
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 Vincent Romeri - Napolitano GMAC Real Estate
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 James Rusin - Realty California
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 Jerrod Waller - Hogue & Belong Realty
 Suzanne Westfall - Prudential California Realty
 Leon Williams - Coldwell Banker Residential Brokerage
 Susan Young - Century 21 Award
 Alberto Zepeda - Utopia Mortgage & Real Estate
 Ping Zou - Century 21 Award

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PROPERTY I.D.

SDAR: Please share a brief history of Property I.D.

Property I.D.'s founder started business in 1976 providing disclosure reports for commercial projects throughout California. One of the reports offered through those years was a natural hazard disclosure report which was called the Property I.D. As the need for consumer protection for residential property transactions became a larger concern, the balance of the disclosure report business shifted from commercial to residential. As a result of this, the company took the name of its primary product as its

business name in 1992 and Property I.D. was born. Since that time Property I.D. has remained under the same independent ownership and continues to be the industry leader in improving both the content and service associated with natural hazard disclosure reports.

SDAR: What do agents need to know about working with Property I.D.?

The most important thing for agents to know is that they are working with a company whose only business is producing the most accurate and com-

plete natural hazard disclosure report available. Agents can rest assured that any report that has ever been or will be produced by Property I.D. is covered by E&O insurance provided by "A" rated or higher insurance providers. We are also happy to provide our insurance certificates to any office or agent that would like to review them. We feel reviewing a disclosure company's insurance certificate is a must, regardless of the disclosure company you choose. Lastly, our customer service and support is world class. Whether you need to talk to a live human being in our customer service department or arrange an educational seminar with one of our highly trained sales representatives, you will find we pride ourselves on the service we offer.

SDAR: What do you see as the biggest challenge in today's market?

The most dramatic challenge anyone has seen recently is the current REO market. From a disclosure point of view, this market is particularly difficult because the primary disclosure that is relied on in a normal transaction, the TDS, is not available. This puts even more emphasis on the natural hazard disclosure report as a source of disclosure information. Given the unregulated nature of the natural



hazard disclosure industry, it is more important than ever for agents to do their homework in choosing the best report available for REO transactions and to indicate the NHD company they prefer to use in the RPA.

SDAR: What SDAR events have your company participated in?

Property I.D. has been proud to take part in many SDAR events over the years. We have participated in many Expos, helped sponsor golf tournaments, various educational summits and dinners. It has been our pleasure to have had so many opportunities to help support SDAR and its members, and look forward to many more in the future.

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ELECTION RESULTS

Thank you to the 1,497 members who voted to have a voice in the future of their association.

The San Diego Association of REALTORS® is pleased to announce the newly elected officers and directors for 2010.

2010 PRESIDENT-ELECT

Bob Kevane – The Kevane Company, Inc.

2010 VICE PRESIDENT

Raylene Brundage – Weichert, Realtors®, Elite

2010 NEWLY ELECTED DIRECTORS

Dennis Baker – Weichert, Realtors®, Elite

Glenn Bennett – Cowles Mountain Realty

Drew Burks – Dream Design Realty

Dan Hill – Hill Realty Group

Caryl Iseman – Abbott Realty Group

Leslie Kilpatrick – Willis Allen Real Estate

Linda Lee – Prudential California Realty

Cory Shepard – Prudential California Realty

Michael Spilger – California Brokers Network

Ken Tablang – Ascent Real Estate, Inc.

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Erik Weichelt, Immediate Past President – Weichert, Realtors®, Elite

Karla Cohn – Karla Cohn & Associates Realty, Inc.

Barbara DuDeck – RE/MAX Ranch & Beach

Liz Hoffman – RE/MAX Ranch & Beach

Charles Jolly – Independent Broker

Mary Mitchell – RE/MAX Ranch & Beach

Vernice Ross – Ross & Ross Realty

Donna Sanfilippo - Weichert, Realtors®, Elite

Dwight Tinker – Prudential California Realty

Brian Westre – Coldwell Banker Residential

BYLAWS AMENDMENTS

All Amendments Passed



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- Partnering with your agents to represent our buyers brings in additional revenue.
- Guaranteed "Close on Time" policy: We will credit \$1,000 to the seller if we are even one day late.
- Additional positive publicity for your company being associated with Project 300.
- Have the piece of mind of knowing when you approve a sale that it will close on time.

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UPCOMING FREE HOME WORKSHOPS FOR MEMBERS OF THE PUBLIC

The Housing Opportunities Committee at the San Diego Association of REALTORS® will be hosting two free home workshops to educate the public on purchasing a home. We previously hosted an event with Councilman Tony Young and we have now partnered with Council President Ben Hueso and Councilman Todd Gloria for the upcoming events.

With so many changes in the industry, the HOC Committee wanted to reach out directly to the public through free workshops in their communities. We have partnered with our elected leaders because they are also concerned about getting the correct information to their constituents. With the misinformation in mailboxes, commercials, and newspapers, we created this outreach program to give the public information that will help them through the process of purchasing a home.

We will have an opportunity to work with members of the public on an interactive worksheet to discuss how much they can afford and what they can do to prepare themselves to pur-

chase a home. Many other topics will be covered, including:

- Market outlook
- Being prepared for this market and process
- Benefits of working with a REALTOR®
- Credit scores and qualifying to buy
- Assistance programs

REALTORS® are encouraged to bring their first-time buyers to the event in order to learn more about homeownership and the process of purchasing a home. There will be discussions about the latest updates on the Neighborhood Stabilization Program, as well as local assistance programs to help your clients if they need assistance. We will also have analysis on renting vs. buying, including the benefits of homeownership.

For more information on the workshops, please e-mail hoc@sdar.com.

Details for the workshops are:

Councilman Todd Gloria
October 15, 2009
6:00 p.m. – 8:30 p.m.
City Heights Recreation Center
4380 Landis Street
San Diego, CA 92105-2621

Council President Ben Hueso
October 21, 2009
6:00 p.m. – 8:30 a.m.
Otay Mesa-Nestor Library
3003 Coronado Avenue
San Diego, CA 92154-1521

VACANT PROPERTIES

As you are probably aware, SDAR has been working with the City of Chula Vista to address issues related to the city's Vacant Property Ordinance. Below is a letter to the editor from a REALTOR® member that was submitted to the San Diego Union-Tribune which highlights some industry concerns.

July 14, 2009

Editorial Response

*Re: Editorial on Chula Vista's
blight ordinance.*

It's obvious the individual that wrote the article and the individuals that drafted the Chula Vista ordinance know little about California's regulations regarding property owner's rights, tenant's rights, or lender's rights to protect their interest in an asset (home) of which they hold an interest in the title. Neither the Lenders nor the Real Estate Agents are complaining about making our neighborhood look better and eliminating blight. The only issues are at what point the lender can tell an agent take action and start removing trash and debris from the property, re-key the property and remove personal items. The lender does not "OWN" the home until it is actually foreclosed on. Here's the issue: The ordinance allows the city to start placing liens (fines) against the title of the home while the homeowner still owns the home.

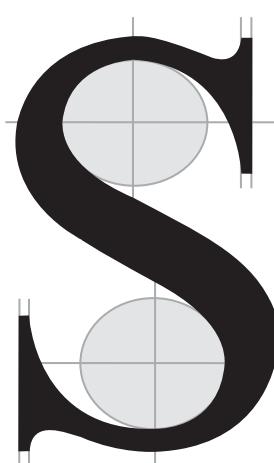
The lender is not even aware there is an issue with blight and worse, they may not even foreclose. The owner could and oftentimes will bring the loan current. However, upon confirmation of the foreclosure process (the sale), the lender immediately instructs a local agent to secure the property and correct the blight issues. If inside or outside the home it appears to have personal property, California requires an 18 day posting before the agent can enter or remove personal items. If the city claims it's vacant, why don't they issue a certification stating they warrant its vacancy?

To my knowledge, no lender has taken action to repair or fix a property until they are sure the foreclosure process is completed. That is when the clock should start ticking and they should be fined if immediate action is not taken to fix the home.

Issuing fines and citations at notice of default and or notice of sale only provides a revenue stream to the city. The owner (in foreclosure) has no money and the lender is still not the owner.

It appears the city through this ordinance is giving the lenders and real estate agents the authority to use "POLICE POWER." Even the city finds itself reluctant to yield this extreme measure.

*Scott W. Vinson Sr.
Chief Executive Officer
Coldwell Banker Royal Realty*



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FIRESTORMS: BASIC REAL ESTATE LEGAL ISSUES

The seasonal firestorms we experience in California raise several legal questions for REALTORS® and their clients. The following questions and answers may be helpful for property owners and residents who have suffered a loss, or for buyers who are in escrow to purchase property involved in the disaster.

Q. What are the general rules concerning who bears the risk of loss in a real estate transaction where an "Act of God" or other disaster, such as fire, affects the property?

A. If the purchase contract between the parties does not specify who is to bear the risk of damage or loss to the premises during the time between the execution of the contract and the transfer of title, the liability of the parties is governed by the California Uniform Vendor and Purchaser Risk Act (Cal. Civ. Code § 1662). Under the provisions of this statute (assuming no fault on the part of the buyer), the risk of loss or damage to the premises is carried by the seller until the buyer receives either title or possession. (Note: C.A.R.'s Residential Purchase Agreement and Joint Escrow Instructions, Standard Form RPA-CA, revised 10/02, does not dictate how risk of loss is allocated between a buyer and a seller.)

If all or a material part of the premises are damaged before title or possession is given to the buyer, the buyer can cancel the contract and recover any portion of the purchase price paid. It is not clear whether the buyer can alternatively elect to enforce the contract with a reduction in the purchase price equal to the loss of value or cost of repair. (Cal. Civ. Code § 1662.)

After the buyer has taken possession or has received title, the buyer bears the risk of loss or damage to the premises (assuming no fault on the part of the seller). Therefore, if the premises are damaged, the buyer must still complete the contract and pay the balance of the purchase price. (Cal. Civ. Code § 1662.)

If the purchase contract does contain a risk of loss provision, that provision will govern to the extent it is different from or more specific than the Uniform Vendor and Purchaser Risk Act (Uniform Act) (Cal. Civ. Code § 1662).

Q. May a buyer get out of a purchase contract under the Uniform Act if the damage or loss caused by fires to the property is minor?

A. Probably not. The Uniform Act implies that the seller may still enforce the contract if the damage is not material. However, a purchase agreement may require the seller to repair such damage. For example, Paragraph 7A of C.A.R.'s Residential Purchase Agreement requires the property to be maintained in substantially the same condition it was in on the date of acceptance. Under this language, a seller could be obligated to repair fire-related damage to his or her property.

Q. May a buyer get out of a purchase contract under the Uniform Act if the damage or loss caused by fires to the property is major?

A. Yes. To repeat, if (1) neither legal title nor possession has transferred from the seller to the buyer, and all or a material part of the real property is destroyed

by fire, and (2) no express contract provision to the contrary exists, then, under the Uniform Act the seller cannot enforce the purchase contract and the buyer may cancel and recover any portion of the purchase price already paid. (Cal. Civ. Code § 1662.)

Q. If the damage is not severe, does the timing of the fires (whether they occur before or after an inspection) affect the right to cancel?

A. Yes. If the damage occurs before the buyer has removed an inspection contingency in his or her purchase contract, the buyer can, of course, exercise any inspection, disapproval, and cancellation rights provided by the contract.

If the damage occurs after the buyer

has removed his or her inspection contingency, the buyer generally does not have an automatic right to re-inspect the property and approve or disapprove of its condition under most purchase contracts (including C.A.R.'s Residential Purchase Agreement). However, the seller may be obligated to repair the property. See Question 2.

A purchase agreement may, however, require a seller to disclose fire-related information, which in turn may give a buyer a right to cancel a transaction, even if he or she has already removed contingencies. For example, Paragraphs 5A(3) and (4) of C.A.R.'s Residential Purchase Agreement provide that if, prior to the close of escrow, the seller becomes aware of adverse conditions

materially affecting the property, the seller must provide a subsequent or amended disclosure or notice, which then gives the buyer a right to cancel the agreement.

Q. Must a seller disclose major fire damage that has not been repaired when attempting to sell the property?

A. Yes. For sales of residential one-to-four unit properties, the Real Estate Transfer Disclosure Statement (TDS), Section II (Seller's Information), paragraph C.9, asks:

"C. Are you (Seller) aware of any of the following: . . . 9. Major damage to the property or any of the structures from fire, earthquake, floods, or landslides."

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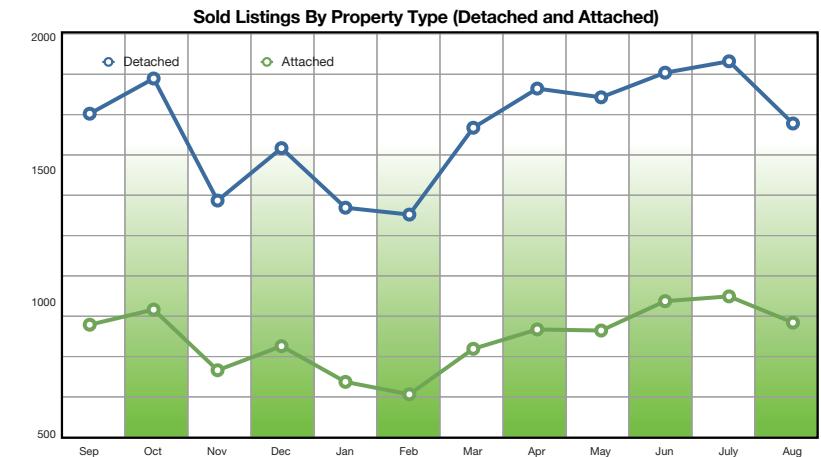
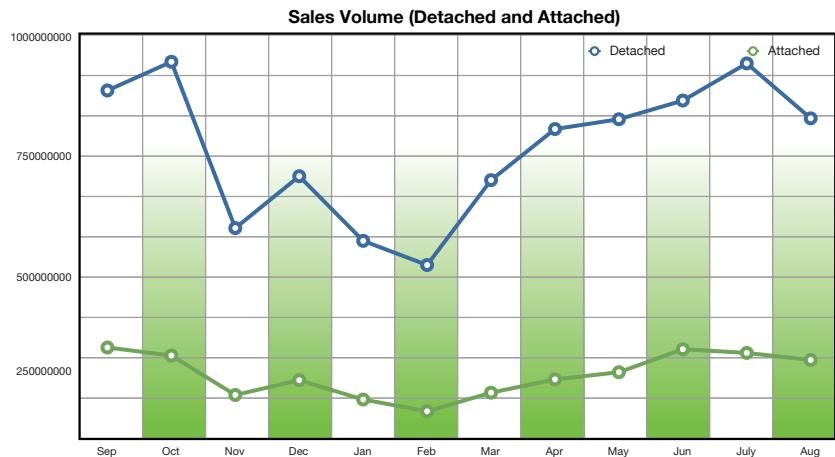
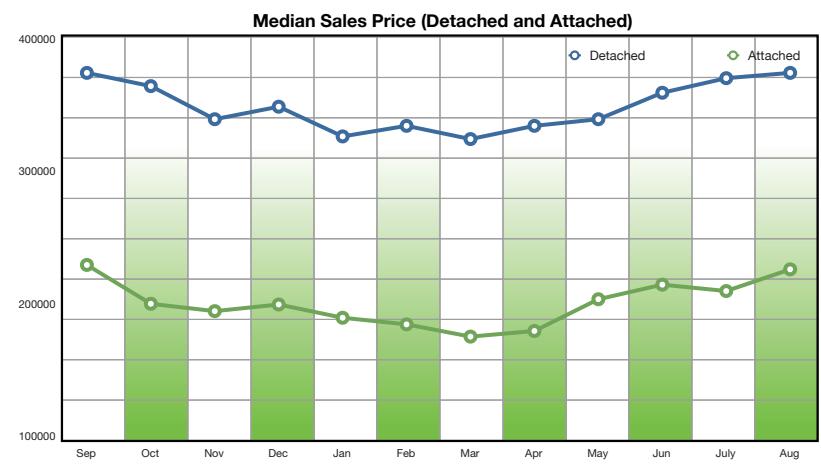
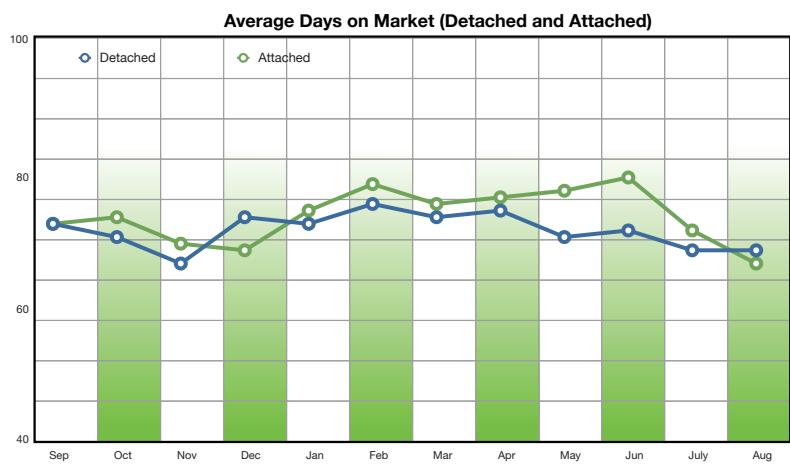
AUGUST STATISTICS DETACHED HOMES

Current Year - 2009				Previous Year - 2008				Current Year - 2009				Previous Year - 2008					
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	13	109	99	91	\$395,000	\$430,000	4	77	36	107	\$558,000	\$525,000	34	257	72	74
91902	Bonita	5	92	130	69	\$415,000	\$421,000	8	54	86	83	\$653,250	\$547,500	25	225	89	93
91905	Boulevard	0	13	0	92	\$0	\$155,000	3	9	112	101	\$105,500	\$167,500	1	4	31	55
91906	Campo	9	56	63	90	\$135,000	\$154,400	3	20	19	111	\$185,000	\$236,019	9	65	182	139
91910	Chula Vista	48	288	48	66	\$307,500	\$304,950	38	250	86	86	\$339,000	\$370,000	0	0	0	0
91911	Chula Vista	50	381	56	66	\$249,500	\$264,470	26	232	65	72	\$297,500	\$335,400	32	253	45	63
91913	Chula Vista	31	341	71	67	\$370,000	\$379,900	43	308	71	83	\$420,000	\$420,000	0	4	0	206
91914	Chula Vista	15	190	52	66	\$535,000	\$502,000	23	146	90	82	\$559,000	\$577,500	24	227	58	72
91915	Chula Vista	29	325	83	77	\$359,000	\$365,000	35	225	87	81	\$385,000	\$425,000	4	38	160	106
91916	Descanso	0	9	0	200	\$0	\$215,000	1	7	122	95	\$60,000	\$238,000	25	298	100	72
91917	Dulzura	1	2	26	36	\$104,000	\$152,000	1	2	21	66	\$311,000	\$271,000	21	164	73	70
91931	Guatay	0	0	0	0	\$0	\$0	0	1	0	166	\$0	\$297,000	16	142	116	110
91932	Imperial Beach	10	66	80	81	\$275,563	\$267,450	11	51	51	59	\$375,000	\$370,000	18	215	104	74
91934	Jacumba	0	5	0	31	\$0	\$72,900	0	8	0	89	\$0	\$84,950	31	246	79	76
91935	Jamul	6	46	43	79	\$485,000	\$488,500	6	33	60	99	\$392,500	\$645,000	1	4	31	46
91941	La Mesa	30	212	41	64	\$361,750	\$353,500	34	196	73	73	\$402,450	\$417,000	1	12	397	255
91942	La Mesa	11	69	97	67	\$315,000	\$337,500	7	48	78	49	\$380,000	\$400,000	0	0	0	0
91945	Lemon Grove	16	176	60	75	\$240,000	\$230,000	26	115	73	86	\$267,450	\$290,000	9	61	34	62
91948	Mount Laguna	2	7	84	205	\$156,250	\$122,500	0	4	0	65	\$0	\$160,000	12	116	71	65
91950	National City	25	218	75	62	\$200,000	\$178,000	15	102	66	85	\$220,000	\$280,500	5	65	15	70
91962	Pine Valley	2	14	99	101	\$322,000	\$293,000	3	19	111	93	\$307,000	\$311,000	21	114	72	63
91963	Potrero	0	4	0	107	\$0	\$124,500	0	1	0	75	\$0	\$206,000	23	235	71	69
91977	Spring Valley	46	457	63	68	\$232,500	\$225,000	43	278	92	76	\$294,537	\$293,519	10	82	38	85
91978	Spring Valley	1	52	40	73	\$425,000	\$382,450	4	32	61	78	\$257,500	\$413,500	9	61	34	62
91980	Tecate	1	1	6	6	\$92,070	\$92,070	1	1	151	151	\$350,000	\$350,000	12	86	112	88
92003	Bonsall	3	27	119	95	\$260,000	\$393,839	4	20	109	92	\$412,500	\$435,000	21	114	72	63
92004	Borrego Springs	5	37	65	166	\$147,400	\$150,000	1	28	111	121	\$106,000	\$228,750	23	235	69	80
92007	Cardiff By The Sea	3	31	60	74	\$749,000	\$785,000	6	38	56	76	\$736,500	\$977,300	22	105	0	159
92008	Carlsbad	10	81	79	73	\$702,500	\$557,000	12	102	64	73	\$644,000	\$644,950	24	174	87	73
92009	Carlsbad	44	257	70	64	\$672,500	\$683,000	36	228	72	73	\$752,500	\$782,500	50	525	85	72
92010	Carlsbad	11	70	66	73	\$520,000	\$523,125	8	64	64	69	\$543,750	\$587,000	25	208	70	57
92011	Carlsbad	21	119	88	73	\$671,000	\$675,000	16	130	74	74	\$827,500	\$797,500	13	124	44	65
92014	Del Mar	8	70	96	104	\$1,393,500	\$1,400,000	5	69	80	104	\$1,560,000	\$1,560,000	22	210	45	53
92019	El Cajon	30	229	46	61	\$409,500	\$370,000	22	175	69	86	\$409,863	\$415,000	11	65	113	141
92020	El Cajon	12	177	60	70	\$266,500	\$295,000	22	141	90	70	\$305,000	\$360,000	13	97	70	57
92021	El Cajon	22	212	34	84	\$302,000	\$296,150	25	172	88	80	\$320,000	\$340,000	10	110	64	60
92024	Encinitas	28	215	61	62	\$837,500	\$692,375	19	229	85	73	\$860,000	\$795,000	2	19	8	43
92025	Escondido	25	244	50	76	\$350,000	\$294,500	19	151	79	85	\$325,000	\$375,000	9	54	37	63
92026	Escondido	43	341	94	81	\$325,000	\$300,000	33	250	79	75	\$345,000	\$362,250	5	83	16	57
92027	Escondido	45	491	62	75	\$281,500	\$235,000	49	341	70	79	\$269,900	\$313,000	7	66	67	69
92028	Fallbrook	43	324	104	97	\$400,000	\$333,470	20	214	74	86	\$522,500	\$409,640	25	264	49	67
92029	Escondido	11	109	56	65	\$561,000	\$420,000	17	113	104	86	\$409,000	\$511,500	36	253	67	80
92036	Julian	4	31	188	101	\$166,451	\$155,000	8	28	148	149	\$349,000	\$310,000	41	295	44	57
92037	La Jolla	27	145	115													

AUGUST STATISTICS ATTACHED HOMES

Current Year - 2009				Previous Year - 2008			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Mth	YTD	Mth	YTD
91901	Alpine	1	10	18	104	\$220,000	\$177,500
91902	Bonita	3	33	39	70	\$225,000	\$200,000
91905	Boulevard	0	0	0	0	\$0	\$0
91906	Campo	0	0	0	0	\$0	\$0
91910	Chula Vista	15	149	42	82	\$160,000	\$153,500
91911	Chula Vista	17	215	77	72	\$133,000	\$125,000
91913	Chula Vista	25	188	89	83	\$221,000	\$210,000
91914	Chula Vista	10	74	51	56	\$222,250	\$218,500
91915	Chula Vista	13	131	29	79	\$210,000	\$220,000
91916	Descanso	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0
91932	Imperial Beach	6	46	106	98	\$115,000	\$166,813
91934	Jacumba	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0
91941	La Mesa	3	47	68	81	\$176,000	\$172,000
91942	La Mesa	7	57	83	103	\$262,500	\$190,000
91945	Lemon Grove	10	37	91	114	\$85,500	\$103,500
91948	Mount Laguna	0	0	0	0	\$0	\$0
91950	National City	6	52	42	99	\$99,000	\$104,500
91962	Pine Valley	1	1	37	37	\$33,000	\$33,000
91963	Potrero	0	0	0	0	\$0	\$0
91977	Spring Valley	11	127	102	88	\$115,000	\$115,000
91978	Spring Valley	0	15	0	94	\$0	\$127,000
91980	Tecate	0	0	0	0	\$0	\$0
92003	Bonsall	1	21	70	93	\$120,000	\$117,500
92004	Borrego Springs	0	5	0	201	\$0	\$100,000
92007	Cardiff By The Sea	4	26	44	57	\$359,500	\$422,000
92008	Carlsbad	6	60	121	99	\$457,000	\$399,950
92009	Carlsbad	11	140	58	81	\$310,000	\$308,000
92010	Carlsbad	8	49	59	60	\$245,500	\$330,000
92011	Carlsbad	11	53	91	48	\$380,000	\$385,000
92014	Del Mar	5	25	177	89	\$887,500	\$500,000
92019	El Cajon	14	120	107	77	\$165,700	\$171,748
92020	El Cajon	14	151	62	88	\$86,000	\$90,000
92021	El Cajon	14	134	80	91	\$118,500	\$117,250
92024	Encinitas	10	86	35	46	\$307,000	\$363,500
92025	Escondido	12	88	80	75	\$162,500	\$114,000
92026	Escondido	10	119	39	68	\$94,750	\$99,000
92027	Escondido	8	93	61	67	\$73,250	\$85,000
92028	Fallbrook	1	13	180	93	\$292,500	\$89,250
92029	Escondido	3	8	60	81	\$215,000	\$207,500
92036	Julian	0	0	0	0	\$0	\$0
92037	La Jolla	36	183	124	101	\$439,500	\$498,000
92040	Lakeside	8	65	51	71	\$116,950	\$98,000
92054	Oceanside	15	95	67	81	\$390,000	\$325,000
92056	Oceanside	25	192	53	74	\$230,000	\$180,000
92057	Oceanside	29	250	35	70	\$130,000	\$129,450
92058	Oceanside	5	53	128	96	\$180,000	\$165,000
92059	Pala	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0
92061	Pauma Valley	0	2	0	230	\$0	\$308,000

Current Year - 2009				Previous Year - 2008			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Mth	YTD	Mth	YTD
91901	Poway	2	36	110	77	\$170,500	\$185,000
92065	Ramona	6	38	45	102	\$142,000	\$139,950
92066	Ranchita	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	0	2	0	87	\$0	\$900,000
92068	San Luis Rey	0	0	0	0	\$0	\$0
92069	San Marcos	16	102	39	70	\$131,000	\$139,826
92070	Santa Ysabel	0	0	0	0	\$0	\$0
92071	Santee	20	148	76	75	\$167,500	\$180,250
92075	Solana Beach	7	54	50	79	\$175,000	\$127,000
92078	San Marcos	18	112	50	81	\$291,000	\$262,500
92081	Vista	5	32	55	90	\$160,000	\$166,500
92082	Valley Center	1	1	99	99	\$387,500	\$387,500
92083	Vista	9	45	41	74	\$130,000	\$125,000
92084	Vista	1	38	14	62	\$265,000	\$129,000
92086	Warner Springs	0	0	0	0	\$0	\$0
92091	Rancho Santa Fe	3	13	202	109	\$580,000	\$660,000
92093	La Jolla	0	0	0	0	\$0	\$0
92101	San Diego Downtown	44	504	75	74	\$379,400	\$379,400
92102	San Diego	4	56	45	65	\$245,500	\$137,500
92103	Mission Hills	21	145	72	75	\$394,000	\$350,000
92104	North Park	16	124	83	81	\$219,900	\$175,000
92105	East San Diego	14	116	72	69	\$73,000	\$76,500
92106	Point Loma	0	24	0	72	\$0	\$490,001
92107	Ocean Beach	4	33	66	77	\$244,000	\$285,000
92108	Mission Valley	24	178	41	59	\$257,500	\$214,000
92109	Pacific Beach	23	157	79	90	\$470,000	\$435,000
92110	Old Town SD	9	86	6	72	\$319,000	\$267,500
92111	Linda Vista	21	124	58	71	\$292,000	\$279,500
92113	Logan Heights	5	51	22	66	\$67,000	\$67,000
92114	Encanto	2	13	29	73	\$137,750	\$61,000
92115	College Grove	13	175	72	72	\$125,000	\$108,000
92116	Normal Heights	20	113	48	64	\$148,000	\$140,000
92117	Clairemont Mesa	16	76	62	61	\$282,400	\$284,900
92118	Coronado	7	43	118	134	\$800,000	\$800,000
92119	San Carlos	7	53	36	61	\$160,000	\$152,500
92120	Del Cerro	7	70	31	75	\$149,500	\$168,500
92121	Sorrento	1	7	69	45	\$380,000	\$365,000
92122	University City	22	159	79	76	\$263,500	\$289,000
92123	Serra Mesa	6	67	49	84	\$218,000	\$204,000
92124	Tierrasanta	4	48	33	68	\$310,600	\$324,000
92126	Mira Mesa	16	153	54	69	\$185,000	\$195,000
92131	Scripps Miramar	12	90	36	61	\$340,500	\$305,000
92139	Paradise Hills	23	185	66	77	\$125,000	\$125,000
92145	Miramar	0	0	0	0	\$0	\$0
92154	Otay Mesa	14	224	79	72		



COMPARATIVE SALES - EXISTING HOMES - AUGUST 2009 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume August 2009	\$254,967,554	-7.661	-4.998	\$809,609,684	-1.098	-11.362
2 Average Sales Price August 2009	\$272,693	-13.981	5.061	\$479,911	-6.316	0.985
3 Median* Sales Price August 2009	\$226,575	-5.590	7.790	\$375,000	-3.840	1.070
4 Sold Listings August 2009	935	7.348	-9.574	1,687	5.569	-12.227
5 Average Days on Market August 2009	67	-11.842	-6.944	69	-9.211	0.000
6 Total Sales Volume August 2008	\$276,120,470			\$818,601,140		
7 Average Sales Price August 2008	\$317,015			\$512,266		
8 Median* Sales Price August 2008	\$240,000			\$390,000		
9 Sold Listings August 2008	871			1,598		
10 Average Days on Market August 2008	76			76		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2009	\$1,907,369,360	-8.207		\$6,361,636,908	-5.132	
12 Average Sales Price YTD 2009	\$252,097	-26.563		\$438,885	-23.229	
13 Median* Sales Price YTD 2009	\$200,000	-27.210		\$345,000	-18.820	N/A
14 Sold Listings YTD 2009	7,566	24.996		14,495	23.572	
15 Average Days on Market YTD 2009	76	-11.628		73	-3.947	
16 Total Sales Volume YTD 2008	\$2,077,898,981			\$6,705,783,927		
17 Average Sales Price YTD 2008	\$343,284			\$571,678		
18 Median* Sales Price YTD 2008	\$274,800			\$425,000		
19 Sold Listings YTD 2008	6,053			11,730		
20 Average Days on Market YTD 2008	86			76		

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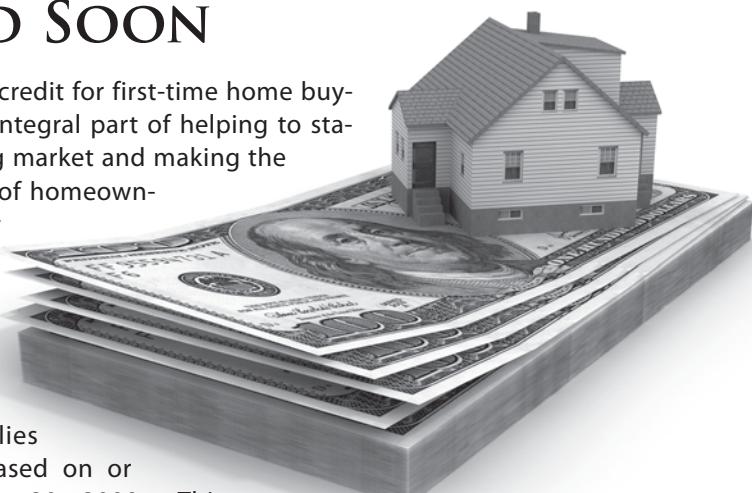
FEDERAL TAX CREDIT TO END SOON

The \$8,000 tax credit for first-time home buyers has been an integral part of helping to stabilize the housing market and making the American dream of homeownership a reality for many.

REALTORS® should be aware and inform their clients that the credit applies to homes purchased on or before November 30, 2009. This leaves little time to make sales that will close in time to qualify for the credit.

To qualify as a "first-time home buyer," the purchaser or his/her spouse may not have owned a residence during the three years prior to the purchase. The 2009 credit may be applied to primary residences, including single-family homes, condos, townhomes, and co-ops.

REALTORS® across the country are pushing to extend and expand the tax credit.



REMIND YOUR SELLERS TO PROTECT THEIR VALUABLES

REALTORS® are reminded to advise their clients to lock up valuables when having an open house. In the past few months there have been isolated cases of theft at open houses; however, this could very well become a pattern if sellers are not careful.



FHA CLARIFIES POSITION ON HVCC

National Mortgage News recently reported that, according to the National Association of Mortgage Brokers (NAMB), the Federal Housing Administration (FHA) will not implement the Home Valuation Code of Conduct (HVCC) for its mortgage insurance programs. According to the article, FHA Commissioner David H. Stevens met with a delegation from NAMB and discussed a variety of topics. After talking with HUD, NAR believes it is clear that FHA supports much of what the HVCC has accomplished. FHA is currently reviewing its appraisal policies and may adopt changes that take HVCC into account.

FREDDIE MAC ISSUES SHORT SALES COMMISSIONS POLICY

According to the written policy released by Freddie Mac on Aug. 20, unless a real estate broker's sales commission exceeds 6 percent of the property sales price, servicers must not, as a condition of the servicer's acceptance of an offer, renegotiate the real estate broker's sales commission to an amount that is lower than the amount that was originally agreed upon between the broker and the borrower. In the event the sales commission exceeds 6 percent, the servicer must renegotiate the commission to limit it to 6 percent of the property sales price, according to the Freddie Mac bulletin. Freddie Mac's policy is now consistent with Fannie Mae's policy.



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October 12, 14, 16, 19, 21, 2009

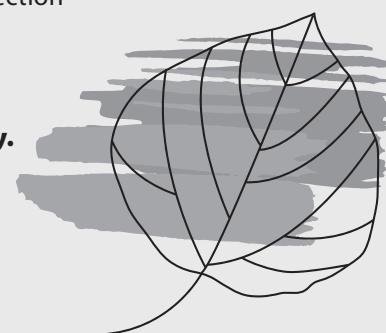
8:00 a.m. – 6:00 p.m.

Cost:

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All Others: \$297

Credit: 45 Renewal Credits



Visit www.sdar.com for more information and a complete list of individual classes.

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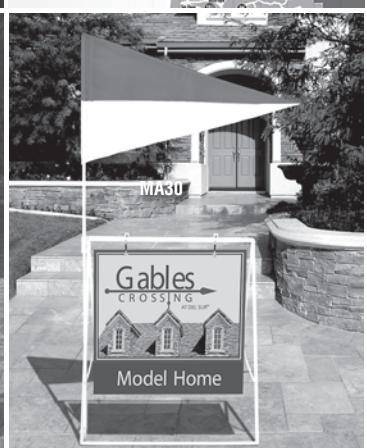
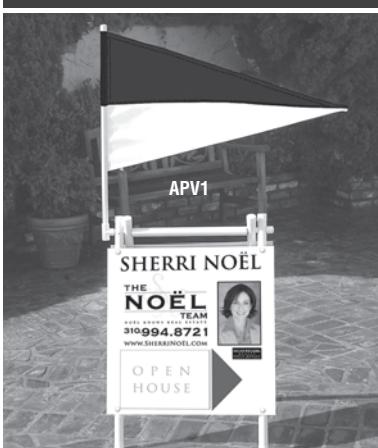
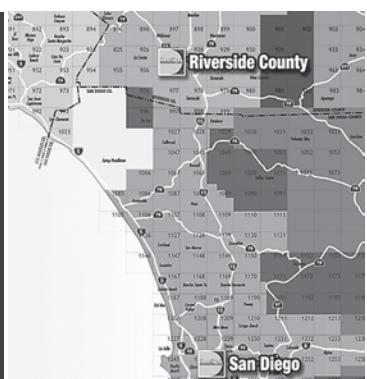
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BETO JUAREZ

Establishing yourself as a real estate professional requires meeting expectations and delivering results to your clients. The most efficient type of referral is through word-of-mouth, especially in this industry. Staying connected through mobile devices, laptops, and other tools is essential for continued success. This allows agents to quickly respond and communicate with prospective buyers.

Device reliability becomes a critical aspect of maintaining a successful business. Along these lines, implementing useful usage habits is paramount. One of the most overlooked practices with mobile devices is battery management. Below are several suggestions for avoiding a dead-battery scenario.

- Many mobile phones now have the ability to connect to the internet using a Wi-Fi connection. This method of connectivity provides accelerated bandwidth when compared to the standard cell

phone data networks. If this is the case with your device, ensure the feature is turned off when you are not using the Internet. When the device is not connected, it will deplete battery life at an accelerated rate.

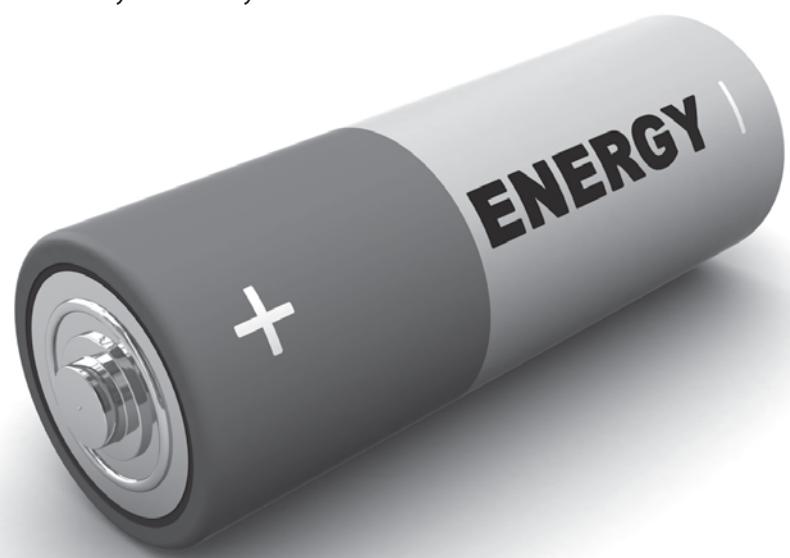
- Reducing the intensity of the brightness in a mobile device or laptop is another way to save battery life. There are situations when this may not be feasible, but if you can adjust to a dimmer screen, it will result in increased periods of usage.
- Pertaining to both regular cell phones and smartphones, if you are not using the Bluetooth option, turn it off. This again is one of those silent features that can quickly dissipate battery life.
- Regarding laptops, it is not best practice to have your computer plugged in constantly when it is not being used. Waiting until the battery is almost dead before recharging it will extend the life of the battery.
- Avoid extreme temperatures with your computer. Battery usage

increases significantly when it is hot. The computer has to create more energy resulting in a faster burnout rate.

- Avoid turning your computer on and off frequently. Instead, "sleep" mode is recommended throughout the day.
- For those that are on the go and constantly traveling, there will be plenty of downtime. It is not unusual to watch a 2-hour DVD and then find your battery com-

pletely drained. If you are in an airport, find an outlet to recharge and power your device between flights.

- When in doubt, carry an extra battery. There are many options for consumers. Whether they are directly offered by the manufacturer or through a third party, the options are endless and aggressively priced.



UPCOMING EVENTS

September 26 – Everyday Heroes 5K Walk/Fun Run

SDAR is pleased to be a sponsor of the 2nd Annual Everyday Heroes 5K which benefits the SDAR Ambassadors Program and helps San Diego Police Officers become homeowners. The event will begin at 8:00 a.m. at the new NTC Promenade at Liberty Station, Point Loma. Visit www.walkforcops.com for more information.

November 13 - 16 – NAR Conference and Expo

The 2009 REALTORS® Conference and Expo will be November 13-16 at the San Diego Convention Center. Conference highlights include an appearance by Former Secretary of State Condoleezza Rice, a celebrity concert by Reba McEntire, as well as dozens of program sessions on timely topics and an expo with 500 exhibiting companies. Visit www.realtor.org/conference for more information.

Women's Council of REALTORS® Events

October 15 – 2010 and Beyond

DoubleTree Hotel, 7450 Hazard Center Drive in Mission Valley

12:00 p.m. to 1:30 p.m.

Speaker: Steve Goddard, 2010 President of California Association of REALTORS®
\$30 per member, \$35 per non-member, \$45 at the door, \$240 for Table of 8

November 19 – Legal & Risk Management Update

DoubleTree Hotel, 7450 Hazard Center Drive in Mission Valley

12:00 p.m. to 1:30 p.m. Lunch included

Speaker: Stella Ling, Senior Counsel of California Association of REALTORS®
\$30 per member, \$35 per non-member, \$45 at the door, \$240 for Table of 8

December 10 – Holiday Lunch and Installation

DoubleTree Hotel, 7450 Hazard Center Drive in Mission Valley

12:00 p.m. to 1:30 p.m. Lunch included

\$30 per member, \$35 per non-member, \$45 at the door, \$240 for Table of 8

For more information e-mail info@wcrsd.org or visit www.WCRSD.org

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_____ Yes _____ No." (Cal. Civ. Code § 1102.6 (emphasis added).)

In addition, for both residential one-to-four unit and other properties, the seller is required to inform a buyer whether the property is located in a "very high fire hazard severity zone" (which has certain maintenance requirements) or a "state responsibility area" (which may contain substantial forest fire risks and for which the state has primary financial responsibility for fire prevention and suppression). (Cal. Civ. Code §§ 1103.2 et seq.) The disclosure of these and other natural hazard zones is discussed more fully in C.A.R.'s legal article, Natural Hazard Disclosure Statement.

For all types of property, the general requirement of disclosing known material facts affecting the value or desirability of property applies.

Q. Must a seller disclose the fact of a fire when there was no major damage to the property?

A. Yes, if it is a material fact affecting the value or desirability of the property to the buyer. Even though the property may not have suffered major fire damage, the seller may be aware of other facts related to the fire that the buyer might not be aware of. Of course, a buyer must also exercise reasonable care to protect him or herself in a real estate transaction, and is not excused from discovering problems that are within his or her diligent attention and

observation.

Q. Must a seller disclose the fact of a fire when there was major damage to the property but it has been repaired?

A. California law does not clearly answer whether a seller must disclose past property defects and repairs. At the present time, the law does not appear to require disclosure of past defects and repairs unless the problems may be persistent. In other words, a defect which has been fully repaired and no longer threatens the value or desirability of the property probably need not be disclosed. On the other hand, defects which are difficult to remedy and which may continue to plague the property may have to be disclosed. Given some uncertainty in this area of the law, many sellers may prefer to resolve doubts in favor of disclosure to minimize the risk of liability.

Q. What are the tax effects of destruction of a property?

A. Federal income tax law provides for the deduction of "casualty losses," which include destruction of property by "Acts of God" including fire, theft, and certain other types of losses. (See 26 U.S.C. §165.)

The following is a brief summary of the rules:

(1) For business property, the casualty loss is fully deductible. (26 U.S.C. §165(a).)

(2) For non-business property of indi-

viduals, losses from "casualties," including floods, earthquake, fire, storm, or other natural occurrences, are generally deductible only to the extent that the total of such losses exceeds 10 percent of the taxpayer's adjusted gross income for the year of loss. Any loss is deductible only by a taxpayer who itemizes deductions. Each loss is subject to a \$100 floor. The amount of a casualty loss is the lesser of, (a) the difference between the value of the property immediately before and after the loss, or (b) the adjusted basis of the property immediately before the loss. (26 U.S.C. §165(c)(3) and (h).)

(3) If the loss results from a disaster that the President determines to be eligible for federal assistance, the taxpayer has the choice of deducting the disaster losses on his or her return either, (a) for the year in which the loss occurred, or (b) for the preceding tax year. (26 U.S.C. §165(i).)

See the Internal Revenue Service's website for more information. For a copy of the IRC code, go to U.S. Code Online and enter 26 for the title and 165 for the section and click on search.

Please contact an accountant or tax attorney for further details about the tax effects of fire losses on a particular transaction.

Q. Can a landlord or tenant terminate a lease or a rental agreement if all or parts of the premises are destroyed by fire?

A. Yes. Under California Civil Code Section 1933(4), the agreement is terminated automatically if the entire premises are destroyed, unless the parties have agreed to something different. In the event the premises are only partially destroyed, the tenant can terminate the lease by notice to the landlord if the landlord had reason to believe at commencement of the lease or rental agreement that the portion destroyed was a "material inducement" to the tenant to enter into the lease (Cal. Civ. Code §1932(2)).

Again, any contrary agreement between the parties will govern.

Q. Can a landlord collect further rent after the lease or rental agreement is terminated due to destruction of the premises?

A. No. The obligation to pay future rent is extinguished when the rental agreement is terminated. However, a tenant may still owe back rent.

Q. Where can I obtain additional information?

A. Additional information is available on the Real Estate Resources page on C.A.R. Online. Look for the category, "Fire Disaster Assistance." For a complete listing of C.A.R.'s legal products and services, please visit C.A.R. Online at www.car.org.

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REGIONAL REAL ESTATE SUMMIT AN OVERWHELMING SUCCESS

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On Tuesday, August 18, the Doubletree Hotel in Mission Valley was teeming with REALTORS®, industry affiliates, and media as SDAR hosted the Regional Real Estate Summit. Nearly 800 people packed into the ballroom and overflow rooms to hear the National Association of REALTORS® (NAR) Chief Economist Dr. Lawrence Yun and his Economic Forecast for the region and for California.

Dr. Yun stressed his belief that the regional housing market is improving in comparison to the rest of the country. Inventory levels in the area are at a two to three-month supply and median prices are stabilizing. Even with foreclosures expected to increase inventory across the country, Yun said in San Diego there is enough demand to absorb it.

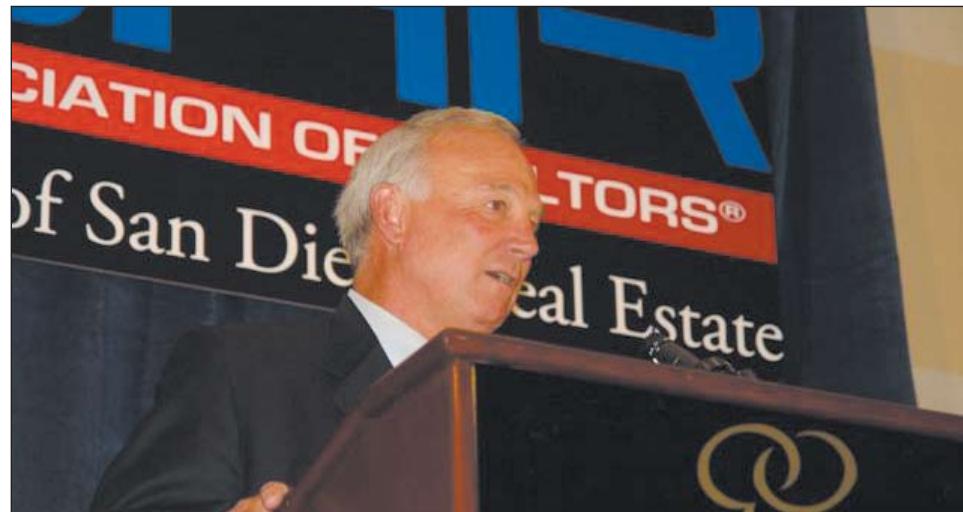
Also there to address the crowd were NAR Immediate Past President Richard Gaylord and current California Association of REALTORS® (C.A.R.) President James Liptak, both of whom praised the crowd for their perseverance in a challenging market and offered assurance that both associations were doing all they could to assist REALTORS®.

SDAR President Erik Weichelt thanked all those for attending and also shared optimism about the current market. For the last several months SDAR's local statistics have shown signs of improving.

Special thank you to all of our sponsors who helped make this event such a success. To view Dr. Yun's PowerPoint presentation and more photos from the event, visit www.sdar.com.



SDAR President Erik Weichelt talks with local media.



San Diego Mayor Jerry Sanders welcomes attendees.



C.A.R. President James Liptak talks with Daily Transcript reporter George Chamberlin.



NAR Immediate Past President Richard Gaylord welcomes Dr. Lawrence Yun.



NAR Chief Economist Lawrence Yun shares his Economic Forecast.



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San Diego Association of Realtors AFFILIATE MEMBER

GROWTH WITH A NEW MARKETING APPROACH



MICHAEL HARRIS

By Michael Harris

Growth. It's a term that can mean many different things to different people. Whether you are looking for personal growth or growing your own business, that motivation is what makes us strive to be better. For the San Diego Association of REALTORS®, growth really comes down to one thing: Better serving our members.

I'd like to tell you how we plan to better serve our members as it relates to marketing. First of all, although SDAR has a recognizable image within the real estate community, our brand and the main message that we want to communicate isn't as strong as it should be, especially outside our industry. Because of this, we are going to be very focused on communicating our strong message that SDAR is "The Trusted Voice of San Diego Real Estate." This is not only within our industry, but also to the general public who will look to SDAR as the expert source that will provide education, information, and guidance no matter what the market is doing.

Secondly, over the years, new forms of communication become available for everyone. But how we use these new communication vehicles and, more importantly, how these vehicles are received by our members, is critical for us. E-mail proliferation has already happened. New communication such as Facebook, Twitter, and other social media vehicles are taking on a life of their own. The goal of SDAR will be to provide the communication vehicles that make sense for you, whether it's phone calls, faxes, website, e-mail, or other social media.

Lastly, I do want to mention our Affiliate Members because they are an important part of our growth and the growth of our members. Moving forward, we want to establish more of a partnership with our affiliates that will be a beneficial growth for both. We will look toward yearly partnerships that maximize your ability to provide the products and services that, ultimately, will help our REALTOR® members grow their business.

These are just a couple of initiatives that the Marketing and Sales team will be working on to support the growth of everyone. We have new faces, an abundant amount of energy, and the drive to make things happen. Here's a little about each of us...

Michael Harris has joined SDAR as the new Director of Marketing. Michael brings over 17 years of marketing and advertising experience

including managing in-house corporate marketing departments, as well as with several advertising agencies early in his career. Specifically, his experience in real estate as the Director of Previews International for Coldwell Banker Residential Brokerage's luxury homes and estates division in San Diego and Riverside Counties gives him an intimate knowledge of our industry. Additionally, Michael was the Director of Marketing for the San Diego and Riverside divisions of KB Home and has also managed the marketing for a manufacturer of plumbing products for new construction. Michael, a native San Diegan, has a bachelor's degree in journalism and a master's degree in organization management.

Julie Lukoski has joined SDAR as the new Account Executive. Julie brings over 17 years of professional sales experience in both the hospitality and real estate industries. Most recently, she was a National Sales Manager with Loews Hotels, and prior to that worked in sales for Starwood Hotels,



JULIE LUKOSKI

Hyatt Hotels, and Prudential California Realty. A native of Florida, Julie has a bachelor's degree in marketing from the University of Florida. She has resided in San Diego for the last 10 years and is excited to be back in the real estate industry.

Hartley Hoffmann has joined SDAR as the new Events and Marketing Assistant. Hartley brings over 20 years of working experience including experience with such Fortune 500 companies as The Walt Disney Company, AT&T and Scholastic Publishing.



HARTLEY HOFFMANN

Specifically, her experience in public relations, marketing, customer service and business development give her a wide range of tools to complete a variety of tasks. Hartley is an event planner by choice and enjoys the high level of organizational skills needed and the challenge. She is a native Southern Californian who recently relocated to San Diego from Shanghai, China, where she was obtaining her master's degree in international business. Her undergrad, from Concordia University, is in business administration.

Education Schedule

Classes subject to change or cancellation.
Check www.sdar.com for current information.

September	Class Name	Time	SDAR	All Others	Credits	Presenter	
19	Notary Class & Exam	8:30 am – 5:00 pm	\$99	\$109	NA	Duane Gomer	
22	Know Your Disclosures: How to Succeed in a Risky Business (RMS Members: \$59)	9:00 am – 4:00 pm	\$79	\$99	6 CP	Ed Estes, Esq.	
29	Contract Essentials (RMS Members: \$69)	8:00 am – 5:00 pm	\$89	\$105	8 CP	Ed Estes, Esq.	
30	WINForms® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
October	Class Name	Time	SDAR	All Others	Credits	Presenter	
1	Short Sales (held at Coronado Yacht Club)	9:00 am – 11:00 am	\$22	\$29	NA	Michael Spilger, Esq.	September 19-30
3	Statistics: The Key Pricing Properties	9:30 am – 1:00 pm	\$19	\$25	NA	John Altman	
6	Tempo 1: Personal Preferences, Defaults & Prospecting	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
6	e-PRO® Free Workshop	1:30 pm – 3:00 pm	FREE	FREE	NA	Vicky Campbell	
7-8	Real Estate Professional Assistant Course	9:00 am – 4:00 pm	\$199	\$229	NA	J. Alan Sappenfield	
12-21	FALL EXTRAVAGANZA (Classes may also be taken individually)	8:00 am – 6:00 pm	\$216	\$297	45	Various	
12	• Real Estate Counseling • Accumulating Assets • Power of Exchange	8:00 am – 11:00 am 11:45 am – 2:45 pm 3:00 pm – 6:00 pm			3 CP 3 CP 3 CP	Joel Carlson Joel Carlson Kathy Biewenga	
14	• Ethics • Homeowners Associations • ABC's of Risk Management	8:00 am – 12:00 pm 12:45 am – 3:45 pm 4:00 pm – 6:00 pm			4 ET 3 CS 2 CP	John Altman Marjorie McLaughlin Myrna Horn	
16	• Fair Housing • Risk Management • Trust Fund	8:00 am – 11:00 am 11:45 am – 2:45 pm 3:00 pm – 6:00 pm			3 FH 3 RM 3 TF	Ed Estes, Esq. Ed Estes, Esq. Marjorie McLaughlin	
19	• Agency • Prospecting • Stigmatized Properties • Defending Your File • Inspections	8:00 am – 11:00 am 11:45 am – 2:45 pm 3:00 pm – 4:00 pm 4:00 pm – 5:00 pm 5:00 pm – 6:00 pm			3 AG 3 CP 1 CP 1 CP 1 CP	John Altman John Altman Donna West-Grins Ally Edgerton Ally Edgerton	
21	• Power of Analysis • Power of Strategy • Path to Success	8:00 am – 11:00 am 11:45 am – 2:45 pm 3:00 pm – 6:00 pm			3 CP 3 CP 3 CP	Kathy Biewenga Kathy Biewenga Myrna Horn	
12	Tempo 2: CMA's Property Panorama, Custom Reports	9:15 am – 4:30 p.m.	FREE	FREE	NA	Sandicor Trainer	October 1-10
13	REO 101: The Basics (held at Chula Vista Golf Course)	9:00 pm – 4:00 pm	\$99	\$99	NA	C.J. Johnson	
13	Tempo 3: Realist, Revise Prospects, Hot Sheets, Mobile MLS Access	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
15	RELAY® Lab	9:00 pm – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
22	Buyer/Seller or Landlord Tenant (RMS Members: \$80)	9:00 pm – 4:00 pm	\$100	\$110	5CP	Lynn Dover, Esq.	
28-30	Conquering Contracts (RMS Audit: \$75)	Mon: 8:30 am – 3:30 pm Tue: 8:30 am – 5:00 pm Wed: 8:30 am – 1:30 pm	\$299	\$399	19CP	Rick Waite, Esq. Michael Spilger, Esq.	
27	REO 102: You Get an REO Listing... Now What? (held at Chula Vista Golf Course)	9:00 pm – 4:00 pm	\$99	\$99	NA	C.J. Johnson	

For easy registration, visit www.sdar.com or call (858) 715-8040.

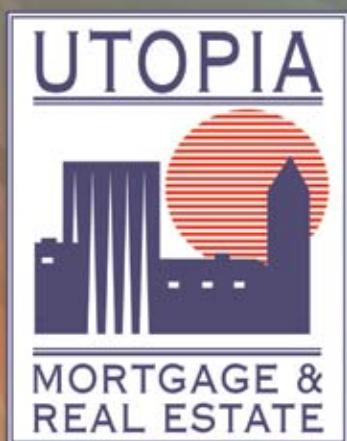
OCTOBER 2009 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
							FALL EXTRAVAGANZA October 12, 14, 16, 19 & 21
			Earn all of your 45 DRE renewal credits in 5 days!				
			Visit www.sdar.com for details.				
"Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	New Member Orientation* (held at National University) 8:30 a.m. – 5:00 p.m.	REIE Exchangers 8:30 a.m. – 11:00 a.m. Tempo Training Part 1: Personal Preferences, Defaults, and Prospecting 9:15 a.m. – 4:30 p.m. e-PRO® Free Workshop 1:30 p.m. – 4:30 p.m.	Real Estate Professional Assistant Course (Day 1) 9:00 a.m. – 4:00 p.m.	Short Sales* (held at Coronado Yacht Club) 9:00 a.m. – 11:00 a.m.	1	2	One-Day Prep Course 8:30 a.m. – 5:00 p.m. Statistics: The Key to Pricing Properties 9:00 a.m. – 1:00 p.m.
11 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	12 Fall Extravaganza: Real Estate Counseling 8:00 a.m. – 11:00 a.m. Accumulating Assets 11:45 a.m. – 2:45 p.m. Power of Exchange 3:00 p.m. – 6:00 p.m. Tempo Training Part 2: CMA's, Property Panorama, Custom Reports 9:15 a.m. – 4:30 p.m.	13 REIE Exchangers 8:30 a.m. – 11:00 a.m. REO 101: The Basics* (held at Chula Vista Golf Course) 9:00 a.m. – 4:00 p.m.	14 Fall Extravaganza: Ethics 8:00 a.m. – 12:00 p.m. Homeowners Associations 12:45 p.m. – 3:45 p.m. ABC's of Risk Management 4:00 p.m. – 6:00 p.m.	15 RELAY® Lab 9:00 a.m. – 12:00 p.m. Free Home Workshop* (held at City Heights Rec Center) 6:00 p.m. – 8:30 p.m.	16 Fall Extravaganza: Fair Housing 8:00 a.m. – 11:00 a.m. Risk Management 11:45 a.m. – 2:45 p.m. Trust Fund 3:00 p.m. – 6:00 p.m. Risk Management Brown Bag Seminar 12:00 p.m. – 1:30 p.m.	17	
18 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	19 Fall Extravaganza: Agency 8:00 a.m. – 11:00 a.m. Prospecting 11:45 p.m. – 2:45 p.m. Stigmatized Properties 3:00 p.m. – 4:00 p.m. Defending Your File 4:00 p.m. – 5:00 p.m. Inspections 5:00 p.m. – 6:00 p.m.	20 REIE Exchangers 8:30 a.m. – 11:00 a.m.	21 Fall Extravaganza: Power of Analysis 8:00 a.m. – 11:00 a.m. Power of Strategy 11:45 p.m. – 2:45 p.m. Path to Success 3:00 p.m. – 6:00 p.m. Free Home Workshop* (held at Otay Mesa Library) 6:00 p.m. – 8:30 p.m.	22 Buyer/Seller or Landlord/Tenant 9:00 a.m. – 4:00 p.m.	23 GRI – Strategies for Success 8:00 a.m. – 5:00 p.m.	24	
25 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	26 REIE Exchangers 8:30 a.m. – 11:00 a.m. REO 102: You Get an REO Listing... Now What?* (held at Chula Vista Golf Course) 9:00 a.m. – 4:00 p.m.	27 Conquering Contracts (Day 1) 8:30 a.m. – 3:30 p.m.	28 Conquering Contracts (Day 2) 8:30 a.m. – 5:00 p.m. WINForms® Online Lab 9:00 a.m. – 12:00 p.m.	29 Conquering Contracts (Day 3) 8:30 a.m. – 1:30 p.m.	30	31	
							All classes/events subject to change or cancellation. *Class/Event held off-site
1 Communications 11:30 a.m. – 1:00 p.m.	2 Board of Directors 8:30 a.m. – 12:00 p.m.	6 Housing Opportunities 9:00 a.m. – 11:00 a.m.	13 Bylaws 3:00 p.m. – 5:00 p.m.	14 Grievance 9:00 a.m. – 11:00 a.m.	14 Risk Management 12:00 p.m. – 3:00 p.m.	15 Information Systems 11:30 a.m. – 1:30 p.m.	15 Membership 2:00 p.m. – 4:00 p.m.
19 Budget & Finance 2:00 p.m. – 5:00 p.m.	22 REALTORS® Active in the Political Process (RAPP) 11:30 a.m. – 1:00 p.m.	23 Government Affairs 9:00 a.m. – 11:00 a.m.	28 Professional Standards Exec. 12:00 p.m. – 2:00 p.m.	29 Executive 2:00 p.m. – 5:00 p.m.			

All classes/events subject to change or cancellation.

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